

Fill in this information to identify the case:

Debtor 1 Mollie Kathleen Blair

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi
(State)

Case number 22-00575

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): 11

Last 4 digits of any number you use to
identify the debtor's account: 4 1 2 5

Date of payment change:
Must be at least 21 days after date
of this notice 08/17/2025

New total payment: \$ 334.96
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 178.03

New escrow payment: \$ 217.78

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 295.21

New mortgage payment: \$ 334.96

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Cassandra Spencer Date 05/08/2025
Signature

Print: Cassandra Spencer Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Centralized Servicing Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext Email sm.rd.so.bkr@usda.gov

IN THE UNITED STATES BANKRUPTCY COURT
**Southern District of Mississippi
PAYMENT CHANGE SUMMARY**
Completed By: Cassandra Spencer

05/08/2025

(Date)

Debtor(s) & Mollie Kathleen Blair
Address:
219 Revere Circle
Mendenhall, MS 39114

Case No.	<u>22-00575</u>
Claim No.	<u>11</u>
USDA Acct No.	<u>4 1 2 5</u>

Attorney & Jennifer A Curry Calvillo
Address: The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

Trustee & David Rawlings
Address: David Rawlings, Chapter 13 Trustee
P.O. Box 566
Hattiesburg, MS 39403

Effective 08/17/2025, the monthly ongoing payment is changing due to:

No Yes ☒ **ESCROW:**

No ☒ Yes **OTHER:**

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest	<u>117.18</u>	Principal & Interest	<u>117.18</u>
Less Subsidy	<u> </u>	Less Subsidy	<u> </u>
Total P&I Payment	<u>117.18</u>	Total P&I Payment	<u>117.18</u>
 Escrow	 <u>178.03</u>	 Escrow	 <u>193.07</u>
Escrow shortage	<u> </u>	Escrow shortage	<u>24.71</u>
Total Escrow	<u>178.03</u>	Total Escrow	<u>217.78</u>
 Fees	 <u> </u>	 Fees	 <u> </u>
Total Payment	<u>295.21</u>	Total Payment	<u>334.96</u>

Southern District of Mississippi

Case No. 22-00575

Claim No. 11

CERTIFICATE OF SERVICE

I, Cassandra Spencer , do hereby certify that on 05/08/2025 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Mollie Kathleen Blair

Debtor(s)

219 Revere Circle
Mendenhall, MS 39114

Via CM/ECF:

Debtor's Attorney of Record:

Jennifer A Curry Calvillo
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

Chapter 13 Trustee:

David Rawlings
David Rawlings, Chapter 13 Trustee
P.O. Box 566
Hattiesburg, MS 39403

Date: 05/08/2025

/s/ Cassandra Spencer

Cassandra Spencer
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext.

E
 USDA RURAL DEVELOPMENT -650
 211 NORTH BROADWAY
 SUITE 1701; MAIL STOP 2221
 ST. LOUIS MO 63102

 800-414-1226

BENNY EARL BLAIR
 KATHLEEN T BLAIR
 219 REVERE CIRCLE
 MENDENHALL MS 39114

DATE: 05/01/25

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 08/17/25 THROUGH 07/31/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 08/17/25 THROUGH 07/31/26 -----

INSURANCE	1849.00
INS	35.00
COUNTY TAX	432.84

TOTAL PAYMENTS FROM ESCROW	2316.84
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MONTHLY PAYMENT TO ESCROW	193.07 (1/12TH OF ABOVE TOTAL)
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----- ANTICIPATED ESCROW ACTIVITY - 08/17/25 THROUGH 07/31/26 -----

-ANTICIPATED PAYMENTS-

-- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	61.40	1544.56
AUG 25	193.07			254.47	1737.63
SEP 25	193.07			447.54	1930.70
OCT 25	193.07			640.61	2123.77
NOV 25	193.07			833.68	2316.84
DEC 25	193.07			1026.75	2509.91
JAN 26	193.07	1849.00	INSURANCE		
		35.00	INS		
		432.84	COUNTY TAX		
FEB 26	193.07		ALP	-1097.02	386.14
MAR 26	193.07			-903.95	579.21
APR 26	193.07			-710.88	772.28
MAY 26	193.07			-517.81	965.35
JUN 26	193.07			-324.74	1158.42
JUL 26	193.07			-131.67	1351.49
				61.40	1544.56

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1483.16.

NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
WILL BE COLLECTED FOR A PERIOD OF 60 MONTHS FROM AUGUST 17, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED
BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.
DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE
SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO
FUTURE PAYMENTS.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	117.18
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	193.07
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	24.71
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 08/17/25 334.96
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF
MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING
OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES
A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED
ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 386.14.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR
ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE
IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 386.14.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT
TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT
TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

06/23	127.89	07/23	127.89	08/23	3821.46	*
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:						
00/00	0.00	00/00	0.00			
00/00	0.00	00/00	0.00			

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 SUITE 1701; MAIL STOP 2221
 ST. LOUIS MO 63102

800-414-1226

BENNY EARL BLAIR
 KATHLEEN T BLAIR
 219 REVERE CIRCLE
 MENDENHALL

MS 39114

DATE: 05/01/25

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING MAY 17, 2024 AND ENDING APR 30, 2025. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF MAY 17, 2024 IS ---

PRINCIPAL & INTEREST	117.18
ESCROW DEPOSIT	159.84
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	18.19
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	295.21

MONTH	PAYMENTS TO ESCROW PRIOR PRJ	ACTUAL	--- PAYMENTS FROM ESCROW --- PRIOR PRJ	ACTUAL DESCRIPTION	-- ESCROW BALANCE -- PRIOR PRJ	ACTUAL
FEB 24	0.00				0.00	0.00
MAR 24	0.00				0.00	0.00
APR 24	0.00				0.00	0.00
				STARTING BALANCE	799.25	-3180.91
MAY 24	159.84	*			959.09	-3180.91
JUN 24	159.84	*			1118.93	-3180.91
JUL 24	159.84	*			1278.77	-3180.91
AUG 24	159.84	*			1438.61	-3180.91
SEP 24	159.84	*			1598.45	-3180.91
OCT 24	159.84	*			1758.29	-3180.91
NOV 24	159.84	*			1918.13	-3180.91
DEC 24	159.84	*		1849.00* INSURA	2077.97	-5029.91
JAN 25	159.84		1472.00	432.84 COUNTY		
JAN 25			35.00			

JAN 25		*	411.13	*	319.68	T	-5462.75
FEB 25	159.84	*		35.00*	INS	479.52	-5497.75 A
MAR 25	159.84	99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		99.84					
		127.89					
		127.89					
		127.89*					
APR 25	159.84	*			639.36		-4015.84
TOTALS			1481.91	2316.84	799.20		-4015.84

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 319.68. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -5497.75.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS

INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

04/22	99.84	05/22	99.84	06/22	99.84
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

TOTALS		1481.91	2316.84		
00/00	0.00		00/00	0.00	
00/00	0.00		00/00	0.00	